

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Original) A method for performing a money transfer receive transaction, the method comprising:

loading payout funds, corresponding to at least a portion of a desired amount of money to be transferred from a sender to a recipient, in a payout account associated with a payout card, such that the payout funds are electronically accessible by the recipient using the payout card.

2. (Original) The method of claim 1 further comprising authorizing issuance of the payout card to the recipient.

3. (Original) The method of claim 1 further comprising receiving at a host computer system, prior to the loading step, card identifying information associated with the payout card, and storing the card identifying information and payout funds on the host computer system.

4. (Original) The method of claim 3 further comprising receiving input associated with the payout card, comparing the input to the card identifying information stored on the host computer system, and allowing a portion of the payout funds to be debited from the payout account if the input matches the card identifying information stored on the host computer system.

5. (Original) The method of claim 3 further comprising receiving input associated with the payout card, comparing the input to the card identifying information stored on the host computer system, and allowing funds corresponding to a portion of the payout

funds to be dispensed to the recipient if the input matches the card identifying information stored on the host computer system.

6. (Original) The method of claim 1 further comprising providing, by a host computer system, an account code corresponding to the payout account for transmission to a terminal so that the terminal may write the account code to the payout card, and storing the account code on the host computer system.

7. (Original) The method of claim 6 further comprising providing, by the host computer system, an identification code for use with the payout card and for transmission to the terminal so that the terminal may cause the identification code to be printed on a receipt, and storing the identification code on the host computer system.

8. (Original) The method of claim 7 further comprising receiving input associated with the payout card, comparing the input to the account code and identification code stored on the host computer system, and allowing a portion of the payout funds to be debited from the payout account if the input matches the account code and identification code stored on the host computer system.

9. (Original) The method of claim 7 further comprising receiving input associated with the payout card, comparing the input to the account code and identification code stored on the host computer system, and allowing funds corresponding to a portion of the payout funds to be dispensed to the recipient if the input matches the account code and identification code stored on the host computer system.

10. (Original) The method of claim 1 further comprising allowing the payout account to be debited by an amount sufficient to cover a transaction fee.

11. (Original) The method of claim 1 further comprising allowing the payout account to be exceeded by an amount sufficient to cover a transaction fee.

12. (Original) The method of claim 1 further comprising loading an additional amount in the payout account to cover a transaction fee.

13. (Original) The method of claim 12 further comprising automatically calculating the transaction fee.

14. (Original) The method of claim 1 further comprising authorizing issuance of a negotiable instrument to the recipient that corresponds to another portion of the desired amount of money to be transferred.

15. (Original) The method of claim 1 further comprising authorizing issuance of cash to the recipient that corresponds to another portion of the desired amount of money to be transferred.

16. (Original) The method of claim 1 wherein the payout card has been previously issued to the recipient.

17. (Original) A method for performing a money transfer transaction, the method comprising:

storing transaction data on a host computer system, wherein the transaction data includes a desired amount of money to be transferred to a recipient;

receiving transaction identifying information provided by the recipient;

comparing the transaction identifying information with the transaction data stored on the host computer system; and

loading payout funds corresponding to at least a portion of the desired amount of money to be transferred in a payout account associated with a payout card if the transaction identifying information matches the transaction data stored on the host computer system, such that the payout funds are electronically accessible by the recipient using the payout card.

18. (Original) The method of claim 17 further comprising authorizing issuance of the payout card to the recipient.

19. (Original) The method of claim 17 further comprising receiving at the host computer system, prior to the loading step, card identifying information associated with the payout card, and storing the card identifying information on the host computer system.

20. (Original) The method of claim 19 further comprising receiving input associated with the payout card, comparing the input to the card identifying information stored on the host computer system, and allowing funds corresponding to a portion of the payout funds to be dispensed to the recipient if the input matches the card identifying information stored on the host computer system.

21. (Original) The method of claim 19 further comprising receiving input associated with the payout card, comparing the input to the card identifying information stored on the host computer system, and allowing a portion of the payout funds to be debited from the payout account if the input matches the card identifying information stored on the host computer system.

22. (Original) The method of claim 17 further comprising providing, by a host computer system, an account code corresponding to the payout account for transmission to terminal so that the terminal may write the account code to the payout card, and storing the account code on the host computer system.

23. (Original) The method of claim 22 further comprising providing, by the host computer system, an identification code for use with the payout card and for transmission to the terminal so that the terminal may cause the identification code to be printed on a receipt, and storing the identification code on the host computer system.

24. (Original) The method of claim 23 further comprising receiving input associated with the payout card, comparing the input to the account code and identification code stored on the host computer system, and allowing a portion of the payout funds to be debited from the payout account if the input matches the account code and identification code stored on the host computer system.

25. (Original) The method of claim 23 further comprising receiving input associated with the payout card, comparing the input to the account code and identification code stored on the host computer system, and allowing funds corresponding to a portion of the payout funds to be dispensed to the recipient if the input matches the account code and identification code stored on the host computer system.

26. (Original) The method of claim 17 further comprising allowing the payout account to be exceeded by a predetermined amount in order to cover a transaction fee.

27. (Original) The method of claim 17 further comprising loading an additional amount in the payout account to cover a transaction fee.

28. (Original) The method of claim 27 further comprising automatically calculating the transaction fee using the host computer system.

29. (Original) The method of claim 17 wherein the payout card has been previously issued to the recipient.

30. (Currently Amended) A method for performing a money transfer transaction including a send transaction and a receive transaction , the method comprising:
storing transaction data on a host computer system as part of the send transaction, wherein the transaction data includes a desired amount of money to be transferred from a sender to a recipient;

receiving transaction identifying information from a first receive-transaction initiating terminal in communication with the host computer system as part of the receive transaction, wherein the transaction identifying information is provided by the recipient;

comparing the transaction identifying information with the transaction data stored on the host computer system;

receiving at the host computer card identifying information associated with ~~an anonymous~~ a payout card from the receive-transaction initiating terminal, wherein the card identifying information includes an account number and the payout card is selected from a source of payout cards maintained at a common location with the receive-transaction initiating terminal;

storing the card identifying information on the host computer system;

loading payout funds, corresponding to at least a portion of the desired amount of money to be transferred, in an account associated with the account number and maintained on the host computer system, if the transaction identifying information matches the transaction data stored on the host computer system;

receiving input associated with the payout card from a second receive-transaction fulfillment terminal in communication with the host computer system;

comparing the input to the card identifying information stored on the host computer system;

allowing funds corresponding to the payout funds to be dispensed by the receive-transaction fulfillment terminal to the recipient if the input matches the card identifying information stored on the host computer system; and

allowing the payout account to be exceeded by a predetermined amount in order to cover a transaction fee [.];

wherein the receive transaction is staged through the receive-transaction initiating terminal and fulfilled through the receive-transaction fulfillment terminal.

31. (Original) A method for performing a money transfer receive transaction, the method comprising:

entering card identifying information associated with a payout card into a receive-transaction initiating terminal that is in communication with a host computer system;
requesting via the receive-transaction initiating terminal that the host computer system load payout funds, corresponding to at least a portion of a desired amount of money to be transferred from a sender to a recipient, into a payout account associated with the payout card; and
providing the payout card to the recipient.

32. (Original) The method of claim 31 further comprising issuing a negotiable instrument to the recipient that corresponds to another portion of the desired amount of money to be transferred.

33. (Original) The method of claim 31 further comprising issuing cash to the recipient that corresponds to another portion of the desired amount of money to be transferred.

34. (Original) A system for performing a money transfer receive transaction, the system comprising:
a host computer system including instructions for loading payout funds, corresponding to a desired amount of money to be transferred from a sender to a recipient, in a payout account associated with a payout card, such that the payout funds are electronically accessible by the recipient using the payout card.

35. (Original) The system of claim 34 wherein the host computer system is operative to receive card identifying information associated with the payout card, and further includes instructions for storing the card identifying information.

36. (Original) The system of claim 35 wherein the host computer system is further operative to receive input associated with the payout card, and further includes instructions for comparing the input to the stored card identifying information, and instructions

for allowing funds corresponding to a portion of the payout funds to be dispensed to the recipient if the input matches the stored card identifying information.

37. (Original) The system of claim 35 wherein the host computer system is further operative to receive input associated with the payout card, and further includes instructions for comparing the input to the stored card identifying information, and instructions for allowing a portion of the payout funds to be debited from the payout account if the input matches the stored card identifying information.

38. (Original) The system of claim 34 wherein the host computer system is operative to provide an account code corresponding to the payout account for transmission to a terminal so that the terminal may write the account code to the payout card, and to store the account code.

39. (Original) The system of claim 38 wherein the host computer system is further operative to provide an identification code for use with the payout card and for transmission to the terminal so that the terminal may cause the identification code to be printed on a receipt, and to store the identification code.

40. (Original) The system of claim 39 wherein the host computer system is further operative to receive input associated with the payout card, and further includes instructions for comparing the input to the stored account code and stored identification code, and instructions for allowing a portion of the payout funds to be debited from the payout account if the input matches the stored account code and stored identification code.

41. (Original) The system of claim 39 wherein the host computer system is further operative to receive input associated with the payout card, and further includes instructions for comparing the input to the stored account code and stored identification code, and instructions for allowing funds corresponding to a portion of the payout funds to be

dispensed to the recipient if the input matches the stored account code and stored identification code.

42. (Original) The system of claim 34 wherein the host computer system further includes instructions for allowing the payout account to be exceeded by a predetermined amount in order to cover a transaction fee.

43. (Original) The system of claim 34 wherein the host computer system further includes instructions for loading an additional amount in the payout account to cover a transaction fee.

44. (Original) The system of claim 43 wherein the host computer system further includes instructions for automatically calculating the transaction fee.

45. (Original) A system for performing a money transfer transaction, the system comprising:

a host computer system for storing transaction data, wherein the transaction data includes a desired amount of money to be transferred to a recipient; and

a terminal in communication with the host computer system for receiving transaction identifying information and for transmitting the transaction identifying information to the host computer system;

wherein the host computer system is operative to compare the transaction identifying information with the stored transaction data, and is further operative to load payout funds corresponding to the desired amount of money to be transferred in a payout account associated with a payout card if the transaction identifying information matches the stored transaction data.

46. (Original) The system of claim 45 wherein the terminal is operative to receive card identifying information associated with the payout card, and is further operative to transmit the card identifying information to the host computer system, and wherein the host

computer system includes instructions for storing the card identifying information and payout funds.

47. (Original) The system of claim 46 wherein the terminal includes a card reader for reading the card identifying information from the payout card.

48. (Original) The system of claim 46 wherein the host computer system is further operative to receive input associated with the payout card, and further includes instructions for comparing the input to the stored card identifying information, and instructions for allowing funds corresponding to a portion of the payout funds to be dispensed to the recipient if the input matches the stored card identifying information.

49. (Original) The system of claim 46 wherein the host computer system is further operative to receive input associated with the payout card, and further includes instructions for comparing the input to the stored card identifying information, and instructions for allowing a portion of the payout funds to be debited from the payout account if the input matches the stored card identifying information.

50. (Original) The system of claim 45 wherein the host computer system is operative to provide an account code corresponding to the payout account and to store the account code, and the terminal includes a card writer and is operative to receive the account code and to write the account code to the payout card using the card writer.

51. (Original) The system of claim 50 wherein the host computer system is further operative to provide an identification code for use with the payout card and to store the identification code, and the terminal is operative to receive the identification code and to cause the identification code to be printed on a receipt.

52. (Original) The system of claim 51 wherein the host computer system is further operative to receive input associated with the payout card, and further includes

instructions for comparing the input to the stored account code and stored identification code, and instructions for allowing funds corresponding to a portion of the payout funds to be dispensed to the recipient if the input matches the stored account code and stored identification code.

53. (Original) The system of claim 51 wherein the host computer system is further operative to receive input associated with the payout card, and further includes instructions for comparing the input to the stored account code and stored identification code, and instructions for allowing a portion of the payout funds to be debited from the payout account if the input matches the stored account code and stored identification code.

54. (Original) The system of claim 45 wherein the host computer system further includes instructions for allowing the payout account to go negative by a predetermined amount in order to cover a transaction fee.

55. (Original) The system of claim 45 wherein the host computer system further includes instructions for loading an additional amount in the payout account to cover a transaction fee.

56. (Original) The system of claim 55 wherein the host computer system further includes instructions for automatically calculating the transaction fee.

57. (New) The method of claim 1 further comprising receiving at a host computer system, prior to the loading step, card identifying information associated with the payout card, and determining whether the payout card is eligible for use in the receive transaction.

58. (New) The method of claim 57 wherein the determining step includes determining whether the payout card was previously assigned to an agent location involved in the receive transaction.

59. (New) The method of claim 1 wherein the payout card is not associated with the recipient prior to the receive transaction.

60. (New) The method of claim 1 wherein the payout account is not accessible by the sender.

61. (New) The method of claim 1 wherein the payout card is selected from a source of payout cards by a receive-agent that facilitates the receive transaction.

62. (New) The method of claim 1 further comprising dispensing the payout card from a terminal for issuance to the recipient after the loading step.

63. (New) The method of claim 30 further comprising determining, prior to the loading step, whether the payout card is eligible for use in the receive transaction.

64. (New) The method of claim 63 wherein the determining step includes determining whether the payout card was previously assigned to an agent facility involved in the receive transaction.

65. (New) The method of claim 30 wherein the payout card is anonymous as to the recipient's name.